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L1: Entry 1 of 1

File: USPT

Aug 5, 1997

US-PAT-NO: 5655007

DOCUMENT-IDENTIFIER: US 5655007 A

TITLE: Telephone based credit card protection

DATE-ISSUED: August 5, 1997

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
McAllister; Alex	Wheaton	MD		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
Bell Atlantic Network Services, Inc.	Arlington	VA				02

APPL-NO: 08/ 363041 [PALM]

DATE FILED: December 23, 1994

PARENT-CASE:

RELATED APPLICATIONS This application is a continuation-in-part of application Ser. No. 08/322,133, filed Oct. 13, 1994, now U.S. Pat. No. 5,513,250 for Telephone Based Credit Card Protection, having a common assignee with the present application.

INT-CL: [06] H04 M 11/00

US-CL-ISSUED: 379/91.01; 379/88

US-CL-CURRENT: 379/91.01; 379/88.02

FIELD-OF-SEARCH: 379/91, 379/88, 379/89, 379/93, 379/94, 379/201, 379/95

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4485300</u>	November 1984	Peirce	
<input type="checkbox"/>	<u>4796292</u>	January 1989	Thomas	
<input type="checkbox"/>	<u>5315641</u>	May 1994	Montgomery et al.	
<input type="checkbox"/>	<u>5513250</u>	April 1996	McAliister	379/91

ART-UNIT: 265

PRIMARY-EXAMINER: Woo; Stella

ATTY-AGENT-FIRM: Lowe, Price, LeBlanc & Becker

ABSTRACT:

A system and method for enhancing the security of use of a transaction device such as a transaction card through a telephone system wherein subscribers to the service may require voice authentication as a prerequisite to a conventional transaction card authentication step. The service is automatically invoked based on a code inserted in the card, or the identity of the calling subscriber, or the identity of the called authentication bureau. The service may also be invoked in situations which do not involve the use of a transaction device but which require the input of an identifying password or number when seeking access to limited access data or services.

29 Claims, 6 Drawing figures